

# CANADA - REGULATORY REPORTING REQUIREMENTS TABLE

As At May 1<sup>st</sup>, 2021

**Mandatory Policy documentation requirements:**

- **Name of Insurer:** "Lloyd's Underwriters" must be prominently displayed on declaration page under the heading of Name of Insurer.
- **Made In Canada language:** "For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada"

Province / Territory	Title / Description	Who To Report	When To Report	Reporting Method	Additional Information
ALBERTA	<p><b>Unclaimed Personal Property &amp; Vested Property</b></p> <p>All intangible property (e.g. claims cheques, premium refunds), tangible property and vested property held by various organizations (including insurance agents and insurers carrying on business and not claimed by the owners, must be transferred to the Government.</p>	Alberta Treasury Board and Finance, Tax and Revenue Administration	Within 120 days of the end of the year. Where a claim is made by the government, 120 days from receipt of the claim.	<p>Nil reports must be advised to:  <a href="mailto:unclaimed.property@gov.ab.ca">unclaimed.property@gov.ab.ca</a></p> <p><a href="http://www.finance.alberta.ca/business/unclaimed_property/index.html">http://www.finance.alberta.ca/business/unclaimed_property/index.html</a></p>	<p>The Act applies to those properties belonging to one owner that are valued at more than \$250 for intangible properties or more than \$1000 for tangible properties.</p> <p>The obligations posed and time periods are more fully outlined in the <i>Alberta Unclaimed Personal Property and Vested Property Act</i>.</p> <p>Refer to the link below:  <a href="#">Alberta Unclaimed Personal Property and Vested Property Act</a></p>
	<p><b>Professional Indemnity/Errors &amp; Omissions ("E&amp;O")</b></p> <p>Licensees must maintain E&amp;O insurance and conform to the minimum requirements.</p>	Alberta Minister of Finance	Licensees to provide 30 days' advance notice of cancellation or non-renewal	Certified Mail	<p>Agent/Broker/Adjuster: Minimum \$500,000 per claim with maximum payout for all claims of \$2,000,000 in a policy year.</p> <p>Restricted Certificate Holder: Minimum \$500,000 per claim, with maximum payout for all claims in a policy year determined by multiplying \$500,000 by the number of employees of the business who act or offer to act as insurance agents, to a maximum of \$2,000,000.</p> <p>Policies must provide an automatic extended reporting period of one year and must allow for a claim to be made during the term of the policy including the extended reporting period.</p> <p>Refer to the links below:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Alberta Insurance Act, Section 465</a></li> <li>2. <a href="#">Insurance Agents and Adjusters Regulations, AR 122/2001, Sections 33-36</a></li> <li>3. <a href="#">Alberta Insurance Council Certification of Errors &amp; Omissions Coverage</a></li> </ol>

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BRITISH COLUMBIA	<p><b>Health Care Costs Recovery</b></p> <p>The collection of health care costs from third party insurers or wrongdoers.</p>	BC Ministry of Health Services	Within 21 days after commencing a claim and/or 21 days prior notice before entering into a settlement of the tort action.	<p>Prescribed forms to be submitted by registered mail or electronically:</p> <ol style="list-style-type: none"> <li><a href="#">Notice of Legal Proceeding</a></li> <li><a href="#">Information from Insurer</a></li> <li><a href="#">Beneficiary's Notice to Minister</a></li> <li><a href="#">Notice of Proposed Terms of Settlement</a></li> </ol>	<p>Refer to the links below:</p> <ol style="list-style-type: none"> <li><a href="#">Health Care Costs Recovery Act</a></li> <li><a href="#">Health Care Costs Recovery Regulation</a></li> </ol>
	<p><b>Professional Indemnity/E&amp;O</b></p> <p>Licensees must maintain E&amp;O insurance and conform to the minimum requirements.</p>	BC Insurance Council	Licensees must immediately cease all activities of insurance and provide notice within 5 business days.	Any written form	<p>General Agent/Life and Accident &amp; Sickness Agent/Sales Person/Adjuster/Restricted Travel Insurance Agencies:</p> <ul style="list-style-type: none"> <li>Minimum \$1,000,000 per claim and;</li> <li>A minimum aggregate limit of \$2,000,000.</li> </ul> <p>Refer to the link below: <a href="#">BC Insurance Council Rules, Rule 7(11)</a></p>
	<p><b>Creditor's Group Insurance (CGI) – Financial Services Authority (BCFSA) (formerly Financial Institutions Commission-FICOM)</b></p>	Lloyd's Canada	Immediately should CGI be written	Any written form	<p>FICOM (now replaced by BCFSA) has set out expectations for insurers, exempt sellers and creditors to have robust and effective oversight and controls in place for the sale and distribution of CGI products. Any group product under which the lives or well-being of a number of a creditor's debtors are insured under a single contract is considered a CGI product.</p> <p>Refer to the links below: <a href="#">FICOM Information Bulletin INS-15-002</a> <a href="#">FICOM letter dated January 4, 2016</a></p>

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<b>MANITOBA</b>	<b>Professional Indemnity/E&amp;O</b>  Licensees must maintain E&O insurance and conform to the minimum requirements, including coverage for fraudulent and dishonest acts.	Superintendent of Financial Institutions and Insurance Council of Manitoba	Licensees must provide minimum 15 days' advance notice must be provided	Registered Mail	<p>Life/Accident and Sickness: Minimum \$1,000,000 of any one occurrence, with overall policy aggregate of at least \$5,000,000. Policies must include extended reporting for a period of 5 years, to cover for errors and omissions that were made before the inception of the insurance, provided that the errors and omissions were made after June 1, 2001, and that the insured had no knowledge of the claim.</p> <p>General insurance agent/broker: Minimum \$1,000,000 of any one occurrence, with overall policy aggregate of at least \$2,000,000. Policies must include extended reporting for a period of one year, to cover for errors and omissions that were made before the inception of the insurance, provided that the errors and omissions were made after June 1, 2001, and that the insured had no knowledge of the claim.</p> <p>Adjuster: Minimum \$1,000,000 of any one occurrence, with overall policy aggregate of at least \$1,000,000. Policies must include extended reporting for a period of one year, to cover for errors and omissions that were made before the inception of the insurance, provided that the errors and omissions were made after July 1, 2001, and that the insured had no knowledge of the claim.</p> <p>Refer to the links below:                      1. <a href="#">Manitoba Insurance Act, Sections 371(1.1) and 385(5.1)</a>                      2. <a href="#">Insurance Agents and Adjusters Regulation, 389/87 R Sections 12, 13 and 16</a></p>
<b>NEWFOUNDLAND/ LABRADOR</b>	<b>Professional Indemnity/E&amp;O</b>  Licensees must maintain E&O and Fidelity insurance and conform to the minimum requirements.	Newfoundland Superintendent of Insurance	Licensees must provide 60 days' notice of cancellation or non-renewal	Registered Mail	<p>Maintain liability insurance of at least \$1,000,000, or \$1,500, 000 in the case of a special insurance broker, in respect of an occurrence with regard to negligent acts, errors or omissions with extended coverage for loss resulting from fraudulent acts pertaining to the licensed activity.</p> <p>Maintain fidelity insurance against losses arising from dishonesty of employees, a proprietor, partners, directors, officers and shareholders for an amount of at least \$100,000 in respect of an occurrence.</p> <p>Refer to the link below:  <a href="#">Newfoundland Insurance Adjusters, Agents and Brokers, Regulations 989/96, Sections 36 and 37</a></p>
<b>NOVA SCOTIA</b>	<b>Fire Safety</b>  Information to be set out with respect to every fire occurring in the previous month and in which the company is interested as insurer.	Fire Marshal	Within seven (7) days of the end of every month	<a href="#">Preliminary Insurance Report Form</a>	Refer to the link below: <a href="#">Fire Safety Act</a>

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<b>NOVA SCOTIA</b>	<p><b><i>Professional Indemnity/E&amp;O</i></b></p> <p>Licensees must maintain E&amp;O and Fidelity insurance and conform to the minimum requirements.</p>	Nova Scotia Superintendent of Insurance	Licensees must provide notice of cancellation or non-renewal of the policy which shall not become effective until 30 days after actual receipt of notice	Certified Mail	<p>Minimum of \$500,000 with extended coverage for loss resulting from fraudulent acts of employees; or some other form of financial guarantee as approved by the Superintendent of not less than \$500,000 in coverage in respect of any one occurrence.</p> <p>General insurance agencies need to maintain fidelity insurance against losses arising from dishonesty of employees, a proprietor or partners, directors and officers in a form approved by the Superintendent for an amount of not less than \$100,000 in coverage.</p> <p>Refer to the link below:  <a href="#">Insurance Agents Licensing Regulations, Section 12</a></p>
<b>ONTARIO</b>	<p><b><i>Ontario Health Insurance Plan (OHIP) - Subrogation In Non-Auto Claims</i></b></p> <p>A liability insurer shall provide notice of negotiations for settlement of any claim for damages.</p>	Ministry of Health and Long-Term Care	As soon as the insurer begins negotiations to settle a claim	<p>Sample of insurance reporting form can be obtained from the Ministry of Health and Long-Term Care – Subrogation Unit</p> <p>Tel No. 613-548-6663</p>	<p>The General Manager must be notified of any claim for damages including insured services and may pay to the Minister of Finance any amount referable to a claim for recovery of the cost of [OHIP] insured services and such payment discharges the obligation of the liability insurer to pay that amount to the insured person.</p> <p>Refer to the link below:  <a href="#">Health Insurance Act R.S.O. 1990 (section 35)</a></p>

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ONTARIO	<p><b>Commercial Liability Statistical Plan</b></p> <p>The Superintendent has the authority under the <a href="#">Ontario Insurance Act</a> to collect experience from all licensed insurers in a form approved by the Superintendent. The requirements of the Province of Ontario relating to Commercial Liability are specified in the mandated Commercial Liability Statistical Plan.</p>	Lloyd's Canada (for Binding Authority business <u>not settled</u> via Lineage Accounting & Settlement)	The transaction is to be reported to Lloyd's Canada in the month it is to be settled with Lloyd's Underwriters.	<p>Either:</p> <ol style="list-style-type: none"> <li>1. On-line using Lineage Insurance Reporting Services.</li> </ol> <p>OR:</p> <ol style="list-style-type: none"> <li>2. With special agreement, by means of a csv file format that conforms to Lloyd's Canada specifications (IBC Upload Facility).</li> </ol> <p>Please contact <a href="mailto:info@lloyds.ca">info@lloyds.ca</a> for further information and/or to arrange a training session.</p>	<p>Every Ontario risk/claim with a liability component written under a Binding Authority <u>not settled</u> through Lloyd's Canada/Lineage Accounting &amp; Settlement must be reported to the Plan. Business reported and settled via Lineage Accounting &amp; Settlement automatically satisfies the regulatory reporting requirements.</p> <p>It is essential that business reported in the quarterly and annual P &amp; C 2 fillings reconcile with the information reported to IBC. In order to achieve this, it is important that Coverholders only report London settled business where one of the risk codes* has been assigned to a Binding Authority section. *For applicable Binding Authority Risk Codes please refer to Lloyd's Canada <a href="#">website</a> for relevant bulletin(s).</p> <p>Canadian Binding Authorities must include the relevant addenda to reflect the method of data capture and the method of settlement to be used, i.e. Scheme Canada or Non-Scheme. Please refer to Crystal <a href="https://crystal.lloyds.com">https://crystal.lloyds.com</a> for the list of addenda.</p> <p>In accordance with the reporting requirements set out in LMA5144A**:</p> <ol style="list-style-type: none"> <li>1. All premium declaration details of insurances bound during each month, including Endorsements, until every insurance has expired or has otherwise been cancelled or terminated. The transaction should be reported in the month that it is to be settled with Lloyd's Underwriters;</li> <li>2. All details of paid claims and associated expenses (whether indemnity or fee and allocated likewise) during each month until all such claims have been paid or otherwise resolved. The transaction should be reported in the month that it is to be settled with Lloyd's Underwriters;</li> <li>3. All details of outstanding claims and reserve adjustments during each month until all such claims have been paid or otherwise resolved.</li> </ol> <p>All Coverholders and Third Party Administrators, regardless of domicile, need to report Ontario Commercial Liability business. This includes Service Company business.</p> <p>** LMA5144A 'Canadian Automobile and Ontario Commercial Liability Insurance Specific Reporting Endorsement' must be attached to any binding authority that accepts automobile and/or Ontario commercial liability business.</p>

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ONTARIO	<p><b>Professional Indemnity/E&amp;O</b></p> <p>Licensees must maintain E&amp;O and Fidelity insurance and conform to the minimum requirements.</p>	Registered Insurance Brokers of Ontario (RIBO)	Licensees must provide notice of cancellation or non-renewal of the policy which shall not become effective until 30 days after actual receipt of notice.	Any written form	<p>Sole Proprietor, Partnership, Corporation: (a) extended coverage for loss resulting from fraudulent acts; or (b) some other form of financial guarantee, in a form approved by the RIBO Manager in an amount of at least \$3,000,000 in respect of any one occurrence.</p> <p>Fidelity insurance against losses arising from dishonesty of employees, a proprietor or partners, directors, officers and shareholders in a form approved by the RIBO Manager for an amount of at least \$100,000 in respect of any one occurrence.</p> <p>Automatic minimum 12 month extended reporting period will be provided if the insurer or the named insured cancels or refuses to renew the policy for any reason.</p> <p>Refer to the link below: <a href="#">Registered Insurance Brokers Act, R.R.O., Regulation 991, Sections 19 and 20</a></p>
	<p><b>Boiler and Machinery Business</b></p>	Director of the Technical Standards & Safety Authority (TSSA) group	Insurance intermediaries or insurers have to notify of the cancellation, suspension or expiry of insurance on a boiler, pressure vessel, fitting or piping, together with the reasons therefor.	In writing	Refer to the Technical Standards & Safety Authority (TSSA) website: <a href="https://www.tssa.org/en/index.aspx">https://www.tssa.org/en/index.aspx</a> .
QUEBEC	<p><b>Civil Liability and Bodily Injury Claims</b></p> <p>Notices relative to a third person's liability, for <b>Quebec residents</b>, shall be provided in writing when settling a claim for damages.</p>	Régie de l'assurance maladie du Québec (RAMQ)	As soon as the insurer is informed of an event involving physical or mental injury that entails or might entail the payment of insured services.	<a href="#">Notice of Bodily Injury</a>	<p>RAMQ advises that in order to conform to Article 18, Enactment 2.1 of the <i>Health Insurance Act</i>, the <i>Avis de dommages corporels</i> form needs to be completed.</p> <p>Refer to the link below: <a href="#">Health Insurance Act, Chapter A-29, Article 18, Enactment 2.1</a> <a href="#">Projet de loi no. 92</a></p>

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QUEBEC	<p><b>Professional Indemnity/E&amp;O</b></p> <p>Licensees must maintain E&amp;O insurance, that includes extension of coverage, and conform to the minimum requirements.</p>	Lloyd's Canada (Lloyd's Canada will report directly to the AMF.)	<p>Insurer's to provide:</p> <ul style="list-style-type: none"> <li>➤ By Jan. 5: All claims from Jul. 1- Dec. 31</li> <li>➤ By Jan. 5: All new/amended wordings Jul.1 - Dec. 31</li> <li>➤ By Jul. 5: All claims from Jan. 1 to Jun. 30</li> <li>➤ By Jul. 5: All new/amended wordings Jan. 1 - Jun. 30</li> </ul>	Refer to Lloyd's Canada <a href="#">website</a> for relevant forms.	<p>Policies must include extension of coverage:</p> <ul style="list-style-type: none"> <li>• 5 years beyond the term of insurance;</li> <li>• As of the date the registration was suspended or cancelled and/or representatives ceased to pursue activities (whether he is still alive or not).</li> </ul> <p>Lloyd's Canada is responsible for reporting to the AMF on behalf of brokers who provide E &amp; O through Lloyd's Underwriters.</p> <p>Refer to the links below:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Act Respecting the Distribution of Financial Products and Services (R.S.Q., c. D-9.2).</a></li> <li>2. <a href="#">Regulation Respecting the Pursuit of Activities as a Representative (R.R.Q., c. D-9.2 r.10)</a></li> <li>3. <a href="#">Regulation Respecting Firms, Independent Representatives and Independent Partnerships (R.R.Q., c. D-9.2, r.2)</a></li> <li>4. <a href="#">AMF Professional Liability Contract Drafting Guide, Appendix C, Mandatory Clauses</a></li> </ol>
	<p><b>Professional Indemnity/E&amp;O</b></p> <p>Licensees must maintain E&amp;O insurance, that includes extension of coverage, and conform to the minimum requirements.</p>	Lloyd's Canada (Lloyd's Canada will report directly to the AMF.)	<p>Insurer's to provide:</p> <p>Policy cancellation or Non-renewal: 45 days' advance notice</p>	Refer to Lloyd's Canada <a href="#">website</a> for relevant forms.	See above information

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	<p><b><i>Products and services offered via the Internet</i></b></p> <p>As indicated in section 86.0.1 of the Distribution Act, firms that offer financial products or services via the Internet must comply with certain obligations applicable to representatives. A firm must comply with the Regulation as soon as it enables clients to enter into contracts through its digital space.</p>	AMF	Any firm that offers a financial product or service via the Internet must inform the Authority without delay.	AMF <a href="#">E-Services</a>	<p>Required annual disclosures must be made through the firm's maintenance of registration application. In addition to transaction volume, section 5 of the Regulation requires firms disclose annually to the Authority the number of cases where insurance contracts entered into over the Internet were cancelled.</p> <p>Refer to the links below:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Products and services offered via the Internet</a></li> <li>2. <a href="#">Notice relating to the application of the Regulation respecting alternative distribution</a></li> </ol>
<b>SASKATCHEWAN</b>	<p><b><i>Professional Indemnity/E&amp;O</i></b></p> <p>Licensees must maintain E&amp;O insurance and conform to the minimum requirements.</p>	Insurance Councils of Saskatchewan	Licensees must provide immediate notice of cancellation or non-renewal	Any written form	<p>Life/Accident and Sickness agency/agent: Must provide evidence of separate dedicated E&amp;O limits: Minimum \$1,000,000 coverage and minimum \$1,000,000 extended coverage for loss resulting from fraudulent or dishonest acts.</p> <p>General insurance agency/agent/adjuster: Minimum of \$1,000,000 coverage and a minimum aggregate limit of \$2,000,000.</p> <p>Hail insurance agency/agent: Minimum of \$250,000 coverage and a minimum aggregate limit of \$500,000.</p> <p>Refer to the links below:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Life Insurance Council Bylaws, Schedule A, Part II, Section 6,</a></li> <li>2. <a href="#">General Insurance Council Bylaws, Schedule A, Part II, Section 7 and Part III, Section 6</a></li> <li>3. <a href="#">Hail Insurance Council Bylaws, Schedule A, Part II, Section 4</a></li> </ol>



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	<p><b>Professional Indemnity/E&amp;O</b></p> <p>In relation with the above, the Coverholder/Broker is also responsible to advise the ICS when the licensee's E&amp;O coverage/policy ends, whether it lapses or is cancelled.</p>	<p>Licensing Department of the Insurance Councils of Saskatchewan</p>	<p>Coverholder/Broker must provide immediate notice of cancellation or non-renewal</p>	<p>A letter via email to info@skcouncil.sk.ca</p>	<p>Link to the Errors &amp; Omissions Insurers Backgrounder of the Insurance Councils of Saskatchewan:</p> <p><a href="https://icsask.wpengine.com/wp-content/uploads/2018/11/eo_insurers_backgrounder_FINAL.pdf">https://icsask.wpengine.com/wp-content/uploads/2018/11/eo_insurers_backgrounder_FINAL.pdf</a></p>

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